**NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Auto Insurance**

1. Go to [www.allstate.com](http://www.allstate.com) . We want to get a quote for car insurance!
2. On the right, go to “Start a quote now” and type in your zip code and click GET QUOTE.
3. Start answering the questions with your information

* Use your real name, address, birthdate, etc.
* DO NOT PUT DOWN your real phone number or social security number!!

1. Answer as truthfully as possible, and estimate on things if you don’t remember exactly. Be sure to add all vehicles that you drive, be truthful about accidents/tickets/violations/etc. Read the info at the side of each page if you are not sure what they are asking about.
2. When you get to the “DISCOUNT OPPORTUNITIES” page, be as honest as possible. Once you answer the

questions, there will be a savings amount on the right side of the page… write it here:

1. Then click submit. The next page should be your quote. Look at the “Standard Plan” option. What is your quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ Down Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Scroll down to the AUTO POLICY COVERAGES section. Let’s look at the coverages.

List the coverages, and their amounts below:

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Bodily Injury Liability: |  |  |
| Property Damage Liability: |  |  |
| Medical Payments: |  |  |
| Underinsured Motorist Bodily Injury: |  |  |
| Uninsured Motorist Bodily Injury: |  |  |
| Identity Theft: |  |  |
| Tort: |  |  |

1. Now let’s edit them. Click on EDIT COVERAGES. Change the following by making them LOWER numbers: Bodily Injury, Property damage, Medical payments, Uninsured Motorist, Underinsured Motorist. Click APPLY CHANGES. Fill in the table below. Also, what is your new quote?

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Bodily Injury Liability: |  |  |
| Property Damage Liability: |  |  |
| Medical Payments: |  |  |
| Underinsured Motorist Bodily Injury: |  |  |
| Uninsured Motorist Bodily Injury: |  |  |
| Identity Theft: |  |  |
| Tort: |  |  |

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ Down Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Let’s edit the coverages again. Change the same ones by making them HIGHER numbers than they were ORIGINALLY (in #7). What is your new quote?

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Bodily Injury Liability: |  |  |
| Property Damage Liability: |  |  |
| Medical Payments: |  |  |
| Underinsured Motorist Bodily Injury: |  |  |
| Uninsured Motorist Bodily Injury: |  |  |
| Identity Theft: |  |  |
| Tort: |  |  |

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ Down Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Go to the VEHICLE COVERAGES section (at the bottom of the page). Write the coverages below:

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Collission |  |  |
| Comprehensive |  |  |
| Rental Reimbursement |  |  |

1. Let’s edit those coverages. Change collision and comprehensive to $1000 and rental to $20 per day. What is your new quote?

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Collission |  |  |
| Comprehensive |  |  |
| Rental Reimbursement |  |  |

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ Down Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Go back to the Vehicle deductibles (at the bottom). Click EDIT. Change collision and comprehensive to $250

and rental to $20 per day.

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | 6 month premium |
| Collission |  |  |
| Comprehensive |  |  |
| Rental Reimbursement |  |  |

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ Down Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

Now, let’s go to [www.nationwide.com](http://www.nationwide.com) and do the same thing! Get a quote!

1. Start in the middle of the page (CAR INSURANCE QUOTE) and fill in your zip code and hit GO.
2. Start answering the questions with your information

* Use your real name, address, birthdate, etc.
* DO NOT PUT DOWN your real phone number or social security number!!

1. Answer as truthfully as possible, and estimate on things if you don’t remember exactly. Be sure to add all vehicles that you drive, be truthful about accidents/tickets/violations/etc. Click on the orange question marks at the side of each question if you are not sure what they are asking about.
2. When you get to the page that says “PERSONALIZE YOUR QUOTE”, this is your quote. Use the “Recommended Package.” What is your quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Look on the left side of the page at the “Discounts.” Write down any discounts that you received:
2. Now let’s look at our coverages. Write them down below:

|  |  |  |
| --- | --- | --- |
|  | Limits/deductibles | $ per month |
| Limited/Full Tort |  |  |
| Bodily Injury/Property Damage |  |  |
| Uninsured Motorist |  |  |
| Underinsured motorist |  |  |
| Uninsured/underinsured Bodily Injury options |  |  |
| Medical payments |  |  |
| Supplemental income |  |  |
| Accidental death benefits |  |  |
| Funeral benefits |  |  |
| Combined loss benefits |  |  |
| Excess medical benefits |  |  |
| Comprehensive |  |  |
| Collision |  |  |
| Rental Car |  |  |
| Towing & Labor |  |  |
| Additional Coverage: Accident forgiveness |  |  |

1. Change collision and comprehensive to $500 and rental to $30 per day. What is your new quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Let’s edit them some more. “DECLINE” the following coverages: Towing and labor, Supplemental income, Accidental death, and Funeral Benefits. What is your new quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Now change Bodily Injury limits to be $100/300 & $50. What is your new quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Now change Bodily Injury limits to be $15/30 & $5. What is your new quote?

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Go down to the additional coverages and “ACCEPT” the accident forgiveness coverage.

Monthly Payment: \_\_\_\_\_\_\_\_\_\_\_ 6 month premium: \_\_\_\_\_\_\_\_\_\_

1. Look at the right side of the page where they list the “$ per month” for each of your coverages. What are the two most **expensive** coverages? (which two cost the most per month)

COVERAGE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ AMOUNT: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

COVERAGE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ AMOUNT: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Look at the right side of the page where they list the “$ per month” for each of your coverages. What are the two **cheapest** coverages? (things that are ”included” don’t count!)

COVERAGE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ AMOUNT: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

COVERAGE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ AMOUNT: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_